

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A system for processing account payments, comprising:
 - control logic configured to receive one or more payment transactions from a client, each payment transaction being received in one of at least two submission formats;
 - control logic configured to determine, for each of the payment transactions, based at least in part on the submission format of the respective transaction, whether the payment transaction is to be processed on a batch basis or on a real-time basis;
 - control logic configured to invoke a real-time process to process payment transactions that are determined to be processed on a real-time basis, the real-time process being invoked upon submission of the payment transactions that are determined to be processed on the real-time basis; and
 - control logic configured to invoke a batch process to process payment transactions that are determined to be processed on a batch basis, the batch process being invoked at a designated time in a processing cycle without regard to timing of submission of the payment transactions that are determined to be processed on the batch basis;
 - wherein for each payment transaction processed by the real-time process, available credit relative to a corresponding account is adjusted in real-time based on information included in such payment transaction;
 - and wherein a payment transaction represents either a payment to be credited against a corresponding account or a reversal to be performed against the corresponding account to retract a previously made payment;
 - and wherein for a payment transaction that is a payment to be credited against a corresponding account, the available credit to the corresponding account is increased by at least a portion of the amount of the payment received.

2. (Original) The system according to claim 1 wherein upon adjusting the available credit relative to the corresponding account in real-time, the available credit is immediately accessible to an account holder of the corresponding account.

3. (Previously presented) The system according to claim 1 wherein a payment transaction represents a payment received from an account holder toward an amount owed on a credit account.

4. (Original) The system according to claim 3 wherein for each transaction payment processed by the real-time process, if such payment transaction represents a payment to be credited against the corresponding account, a payment amount identified in such payment transaction is applied in whole or in part to the available credit relative to the corresponding account in real-time in accordance with evaluation results derived from evaluating one or more attributes relating to the corresponding account.

5. (Original) The system according to claim 3 wherein for each payment transaction processed by the real-time process, delinquency status relative to the corresponding account is updated in real-time based on information included in such payment transaction.

6. (Original) The system according to claim 5 wherein for each payment transaction processed by the real-time process, if such payment transaction represents a reversal to be performed against the corresponding account to retract the previously made payment, the delinquency status is restored to its value prior to the previously made payment.

7. (Original) The system according to claim 5 wherein for each payment transaction processed by the real-time process, if such payment transaction represents a payment to be credited against the corresponding account and a payment amount identified in such payment transaction exceeds or equals to a delinquent amount relative to the corresponding account, the delinquency status is updated to non-delinquent in real-time.

8. (Original) The system according to claim 1 further comprising:

control logic configured to update in real-time one or more fraud attributes relating to the corresponding account for each payment transaction processed by the real-time process based on information included in the payment transaction.

9. (Original) The system according to claim 8 wherein the one or more fraud attributes are forwarded to a fraud prevention system to allow more timely monitoring of potential fraudulent activities concerning the corresponding account.

10. (Original) The system according to claim 1 further comprising:
control logic configured to forward information relating to each payment transaction processed by the real-time process including the available credit relative to the corresponding account to customer service.

11. (Original) The system according to claim 1 further comprising:
control logic configured to forward information relating to each payment transaction processed by the real-time process including the available credit relative to the corresponding account to collections.

12. (Original) The system according to claim 1 further comprising:
control logic configured to inform the client about status of the payment transactions processed by the real-time process.

13. (Original) The system according to claim 1 wherein the corresponding account is a credit card account.

14. (Original) The system according to claim 1 wherein the system is implemented in software, hardware or a combination of both.

15-32. (Canceled).

33. (Currently amended) A method for processing account payments, comprising:

receiving a plurality of payment transactions from a client, each payment transaction being received in one of at least two submission formats;

determining, for each of the plurality of payment transactions, based at least in part on the submission format of the respective payment transaction, whether the payment transaction is to be processed on a batch basis or on a real-time basis;

upon submission of payment transactions that are determined to be processed on a real-time basis, invoking a real-time process to process such payment transactions;

invoking a batch process at a designated time in a processing cycle to process payment transactions that are determined to be processed on a batch basis; and

for each payment transaction processed by the real-time process, adjusting available credit relative to a corresponding account in real-time based on information included in such payment transaction;

wherein a payment transaction represents either a payment to be credited against a corresponding account or a reversal to be performed against the corresponding account to retract a previously made payment;

and wherein for a payment transaction that is a payment to be credited against a corresponding account, the available credit to the corresponding account is increased by at least a portion of the amount of the payment received.

34 . (Original) The method of claim 33 further comprising:

upon adjusting the available credit relative to the corresponding account in real-time, rendering the available credit to be immediately accessible to an account holder of the corresponding account.

35. (Previously presented) The method of claim 33 wherein a payment transaction represents a payment received from an account holder toward an amount owed on a credit account.

36. (Original) The method of claim 35 further comprising:

for each payment transaction processed by the real-time process, if such payment transaction represents a payment to be credited against the corresponding account, applying a payment amount identified in such payment transaction in whole or in part to the available credit

relative to the corresponding account in real-time in accordance with evaluation results derived from evaluating one or more attributes relating to the corresponding account.

37. (Original) The method of claim 35 further comprising:

for each payment transaction processed by the real-time process, updating a delinquency status relative to the corresponding account in real-time based on information included in such payment transaction.

38. (Original) The method of claim 37 further comprising:

for each payment transaction processed by the real-time process, if such payment transaction represents a reversal to be performed against the corresponding account to retract the previously made payment, restoring the delinquency status to its value prior to the previously made payment.

39. (Original) The method of claim 37 further comprising:

for each payment transaction processed by the real-time process, if such payment transaction represents a payment to be credited against the corresponding account and a payment amount identified in such payment transaction exceeds or equals to a delinquent amount relative to the corresponding account, updating the delinquency status to non-delinquent in real-time.

40. (Original) The method of claim 33 further comprising:

updating in real-time one or more fraud attributes relating to the corresponding account for each payment transaction processed by the real-time process based on information included in the payment transaction.

41. (Original) The method of claim 40 further comprising:

forwarding the one or more fraud attributes to a fraud prevention system to allow more timely monitoring of potential fraudulent activities concerning the corresponding account.

42. (Original) The method of claim 33 further comprising:

forwarding information relating to each payment transaction processed by the real-time process including the available credit relative to the corresponding account to customer service.

43. (Original) The method of claim 33 further comprising:

forwarding information relating to each payment transaction processed by the real-time process including the available credit relative to the corresponding account to collections.

44. (Original) The method of claim 33 wherein the corresponding account is a credit card account.

45. (Original) The method of claim 33 wherein the method is implemented in software, hardware or a combination of both.

Claims 46-63 (Canceled).